

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**In Re: **Bruce Johnthan Williams**Case No.: 22-11348Judge: JNP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: September 16, 2024☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney /s/ TGEInitial Debtor: /s/ BJW

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee **\$521.00** monthly for **29** remaining months starting on **October 1, 2024** for a total of **60** months. (**\$13,686.00 paid to date**)
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description: _____
 Proposed date for completion: _____
☐ Refinance of real property:
 Description: _____
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property:
 Description: _____
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection ☒ **NONE**

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
McDowell Law PC	Attorney Fees	\$3,875.00
DOMESTIC SUPPORT OBLIGATION		-NONE-
McDowell Law PC	Supplemental Attorney Fees	\$800.00
KML Law Group, PC	Attorney Fees per 9-13-24 Order	\$549.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Rocket Mortgage, LLC fka Quicken Loans LLC - POC 3	228 Kaighn Ave., Camden NJ 08103	\$1,680.67	0%	\$1,680.67	per contract

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
First Harvest Credit Union - POC 15	2005 Mercedes Benz	\$189.23	0%	189.23	per contract

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
First Harvest Credit Union - POC 16	2009 Mercedes-Benz S class Sedan 4D
First Harvest Credit Union - POC 14	1507 Newport St., Camden NJ 08104

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Camden City Water & Sewer - POC 19	1507 Newport St. Camden, NJ	\$985.81	n/a	\$985.81 - interest included
Camden City Water & Sewer - POC 18	228 Kaighn Ave., Camden NJ	\$836.71	n/a	\$836.71 - interest included
CCMUA - POC 17	228 Kaighn Ave. & 1507 Newport St.	\$835.30	n/a	\$835.30 - interest included
Pro Cap 8 FBO First Trust Bank - POC 21-1	1507 Newport St. Camden, NJ 08104-1527 Camden County 56,633 x .10 = 5,663.30 ; 56,633 - 5,663.30 = 50,969.70 - 36,841.05 = 14,128.65 - 5,689.73 = 8,438.92	\$7,706.41	n/a	\$7,706.41 - interest included

Part 5: Unsecured Claims

NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 8,438.92 to be distributed *pro rata*

☐ Not less than ___ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
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Part 6: Executory Contracts and Unexpired Leases

NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Debtor's tenants	N/A	Residential lease of 1507 Newport, Camden, NJ	Rejected	N/A

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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- d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- | | |
|----|---------------------------------------------------------|
| 1) | Chapter 13 Standing Trustee Fees, upon receipt of funds |
| 2) | Other Administrative Claims |
| 3) | Secured Claims |
| 4) | Lease Arrearages |
| 5) | Priority Claims |
| 6) | General Unsecured Claims |

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **9-16-2024**.

Explain below **why** the plan is being modified:

To add POC 21, include filed POCs and to reduce dividend to unsecured creditors based on the reduced equity in 1507 Newport St., Camden NJ - now that prepetition taxes are properly accounted for.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: **September 16, 2024**

/s/ Bruce Johnthan Williams

Bruce Johnthan Williams

Debtor

Date: _____

Joint Debtor

Date: **September 16, 2024**

/s/ Thomas G. Egner Esq.

Thomas G. Egner, Esq.

Attorney for the Debtor(s)

In re:
Bruce Johnthan Williams
Debtor

Case No. 22-11348-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Sep 17, 2024

Form ID: pdf901

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2024:

Recip ID	Recipient Name and Address
db	+ Bruce Johnthan Williams, 228 Kaighn Ave., Camden, NJ 08103-3269
cr	+ Pro Cap 8 FBO Firsttrust Bank, Pro Capital Management III, 2500 McClellan Ave, Suite 200, Pennsauken, NJ 08109 UNITED STATES 08109-4613
519512527	+ City Of Camden Water, 100 S. 17th St., Camden, NJ 08105-1759
519512526	City of Camden, Dept of Revenue & Collections, c/o Office of the City Attorney, Suite 419, City Hall, Camden, NJ 08102
520361778	+ Pro Cap 8 FBO Firsttrust Bank, 2500 McClellan Ave, Suite 200, Pennsauken, NJ 08109-4613

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 17 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpre03.ne.ecf@usdoj.gov	Sep 17 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstharvestcu.com	Sep 17 2024 20:34:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
519558878	+ Email/Text: g17768@att.com	Sep 17 2024 20:33:00	AT&T Corp., %AT&T Services, Inc., Karen A Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
519512522	+ Email/Text: g17768@att.com	Sep 17 2024 20:33:00	AT&T Mobility LLC, Attn: Karen A. Cavagnaro, Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
519512521	+ Email/Text: EBNProcessing@afni.com	Sep 17 2024 20:35:00	Afni, Inc., Attn: Bankruptcy, Po Box 3427, Bloomington, IL 61702-3427
519585810	Email/PDF: bncnotices@becket-lee.com	Sep 17 2024 20:48:56	American Express National Bank, c/o Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
519638121	Email/PDF: bncnotices@becket-lee.com	Sep 17 2024 20:37:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519512523	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 17 2024 20:32:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519523954	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 17 2024 20:32:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519512525	^ MEBN	Sep 17 2024 20:29:22	CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
519512524	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 17 2024 20:37:55	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519551733	+ Email/PDF: ebn_ais@aisinfo.com	Sep 17 2024 20:48:56	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Sep 17, 2024

Form ID: pdf901

Total Noticed: 37

519542350	Email/Text: mrdiscen@discover.com	Sep 17 2024 20:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
519512528	Email/Text: bankruptcycourts@equifax.com	Sep 17 2024 20:34:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
519512529	^ MEBN	Sep 17 2024 20:28:07	Experian, PO Box 4500, Allen, TX 75013-1311
519512530	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 17 2024 20:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519530132	+ Email/Text: camanagement@mtb.com	Sep 17 2024 20:34:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
519512532	Email/Text: bkrgeneric@penfed.org	Sep 17 2024 20:33:00	Pentagon Federal Credit Union, 13220 Fort Street, Omaha, NE 68164
519512534	+ Email/Text: bankruptcy@pseg.com	Sep 17 2024 20:33:00	PSE&G, Attn: Bankruptcy, PO Box 490, Cranford, NJ 07016-0490
519512531	+ Email/Text: bkrgeneric@penfed.org	Sep 17 2024 20:33:00	Pentagon Federal Credit Union, 2930 Eisenhower Ave., Alexandria, VA 22314-4557
519525381	+ Email/Text: documentfiling@lciinc.com	Sep 17 2024 20:33:00	Plaza Services, LLC, PO BOX 1931, Burlingame, CA 94011-1931
519512533	+ Email/Text: bankruptcy1@pffcu.org	Sep 17 2024 20:34:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch Street, Philadelphia, PA 19107-2495
519552591	+ Email/Text: bankruptcy1@pffcu.org	Sep 17 2024 20:34:00	Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
519550670	Email/Text: bnc-quantum@quantum3group.com	Sep 17 2024 20:34:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519512535	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 17 2024 20:35:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519524100	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 17 2024 20:35:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519512537	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 17 2024 20:33:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
520181903	+ Email/Text: bncmail@w-legal.com	Sep 17 2024 20:34:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101-2051
520181904	+ Email/Text: bncmail@w-legal.com	Sep 17 2024 20:34:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101, Scolopax, LLC, c/o Weinstein & Riley, PS 98101-2051
519512536	+ Email/Text: courts@southjerseyfcu.com	Sep 17 2024 20:35:00	South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
519512538	^ MEBN	Sep 17 2024 20:28:41	TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Sep 17, 2024

Form ID: pdf901

Total Noticed: 37

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John F Newman	on behalf of Creditor First Harvest Credit Union courts@firstharvestcu.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. tue67813@temple.edu
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
Shannon Burrini	on behalf of Creditor Pro Cap 8 FBO Firsttrust Bank shannonb@procapllc.onmicrosoft.com
Thomas G. Egner	on behalf of Debtor Bruce Johnthan Williams tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9